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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Brian D. Lesk	Docket No.:	33081.0500
Serial No.:	09/648,575	Examiner:	Nga B. Nguyen
Filed:	August 25, 2000	Group Art Unit:	3628
Title:	METHOD AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated August 30, 2006, in which this Reply is filed within two months, please consider the following:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.